



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar



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Date: 25-07-2018

Guideline for "Livelihoods Investment Fund" under Sustainable Livelihoods Yojana

Keeping in view the need for a differential, intensive strategy for developing sustainable livelihoods for Ultra-poor and highly vulnerable households, Govt. of Bihar has approved the Sustainable Livelihoods Yojana-SLY (सतत् जीविकोपार्जन योजना) that targets to cover 100,000 ultra-poor households through a customized ultra-poor graduation approach. The objective of the scheme is to empower "ultra-poor households traditionally engaged in production, transportation and sale of country liquor /toddy and ultra-poors from SC/ST and other communities through diversification of livelihoods, capacity building and improved access to finance."

The programme combines complementary approaches—the transfer of productive assets, training, livelihood gap assistance and regular handholding—into one comprehensive package that may help spur a sustainable transition to employment/income generating activities. The idea is to give a big push, over a limited period, with the objective of unlocking the poverty trap. Bihar Rural Livelihoods Promotion Society (BRLPS-JEEVIKA) has been designated as the nodal implementation agency for SLY. This office order details the process of livelihoods financing in the Targeted Households identified and duly endorsed by Village Organisation as target beneficiaries under SLY.

1. Post Endorsement Process by Village Organisation:-

The Trained Master Resource Persons will be deployed for 30-50 Targeted Households and they will start coaching the Targeted HHs under the guidance of the Village Organisation. The MRP will have to submit a report to VO and BPIU on monthly basis and maintain two types of register for the Targeted Households:-

- 1. Baseline Register:** The MRPs will conduct a baseline survey of the HHs endorsed by the Village Organisation within seven days of his/her deployment in the Panchayat. The baseline survey will cover basic information of the household and the MRPs will also update the same information in the electronic application developed by the project.
- 2. Separate Progress Register:** The MRP will open a separate register for Targeted HHs identified under the SLY. The MRP has to maintain the register in the prescribed format on weekly basis after the visit to the individual household. The VO will review the progress based on the information available in the register and verify the same after visiting the households at least once in the quarterly basis. The register has to be duly signed by the Office Bearers of the Village Organisation on monthly basis during the meeting and also invite these Targeted Households in the monthly meetings.

2. Record Keeping in Intervention Village Organizations :-

- 1. Subsidiary Cash Book for SLY:** Each financial transactions should be maintained in the Village Organisation. For this purpose, a subsidiary cash book will be maintained for SLY. The Book Keeper has to maintain the register.
- 2. Existing Minutes Book:** In each of the VO meetings, SLY, as a special agenda, should be mentioned and discussed. The Book Keeper will maintain the register and ensure that s/he captures all the discussion points and transactions in the Minutes book.

3. **Existing Ledger:** The Book keeper will open a separate accounting head as prescribed for SLY activities and maintain the same for every transaction and ensure updation of the same.
4. **Receipt and Payment:** The Book Keeper will maintain the following heads :-

Receipt	Payment				
1. Grant received related to Livelihoods Gap Financing	1. Payment to (Name of the Targeted Households) as a Livelihoods Gap financing. 2. Payment to (Name of the Targeted Households) as a Livelihoods Gap financing. for every Targeted Households endorsed by Village Organisation.				
2. Grant received related Livelihoods Financing	1. Payment to (Name of the Targeted Households) for (Purpose to be mentioned - livelihoods). 2. Payment to (Name of the Targeted HHs) for (Purpose to be mentioned - livelihoods). for every Targeted Households endorsed by Village Organisation.				
Important Note: <ol style="list-style-type: none"> 1. All the above mentioned heads related to grants, therefore, there is no need to mention the repayment or interest under SLY. 2. In MIS, under SLY following heads to be mention :- <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">1. Grant received related to Livelihoods Gap Financing</td> <td style="width: 50%;">1. Payment made related to Livelihoods Gap Financing</td> </tr> <tr> <td>2. Grant received related to Livelihoods Financing</td> <td>2. Payment made related Livelihoods Financing</td> </tr> </table> 3. The VO general body to approve the name of the Targeted Households and also direct the VO to ensure the Targeted Households and MRP presence in the VO monthly meeting. 		1. Grant received related to Livelihoods Gap Financing	1. Payment made related to Livelihoods Gap Financing	2. Grant received related to Livelihoods Financing	2. Payment made related Livelihoods Financing
1. Grant received related to Livelihoods Gap Financing	1. Payment made related to Livelihoods Gap Financing				
2. Grant received related to Livelihoods Financing	2. Payment made related Livelihoods Financing				

3. Livelihoods Investment fund

Livelihoods financing will ensure that the selected household is able to start sustainable livelihood activities to generate income. For this the first and foremost requirement is to analyze the livelihood portfolio of the Household and consumption need of the family. This would require Micro planning of individual Targeted households. As part of microplanning, capacity of the Targeted HH, available opportunity in the village and demand of the HH will be captured to facilitate the beneficiary in identifying most suitable livelihoods investment. It will help to assess the household requirement and planning for the future livelihood activities. The MRP will be trained on the Micro Planning and S/he will be the person who will be conducting the entire exercise with the support from the Livelihoods Specialist, Livelihoods Manager and SLY YP. The Micro Plan related to Ist tranche has been attached as **Annexure**

1. The livelihoods investment fund will be comprising of two sub components:

1167

1. Livelihoods Gap Assistance fund

2. Livelihoods Investment fund

The detail of the above mentioned fund has been mentioned below:-

1. Livelihoods Gap Assistance fund

The livelihoods Gap Assistance fund will provide flexibility to the Village Organisation to facilitate the Targeted HHs to participate in the training/meeting and provide financial sustenance to the HHs till their livelihood investment start generating income for their family.

a) **Ultra-Poor Facilitation Support Fund:** Under SLY, the Targeted Households will receive Rs 1000/- per month for 7 months after the endorsement. The fund will be transferred to the individual Targeted Households through Village Organisation. After the first month, the VO must observe attendance of target beneficiaries

A separate account at DPCU will be opened in the name of the project. The above mentioned fund transfers to the Individual HHs endorsed as ultra-poor will be done through Village Organisation, the District Accounting centre to maintain the books accordingly. The DPCU will transfer Rs 7000/- per Targeted HHs to concern VOs within 3 days of receiving the collated list of endorsed beneficiaries

Triggers for fund transfer of Livelihood Gap Assistance Fund:

1. The Village Organisation has completed the endorsement process and submitted the report to BPIU.
2. The BPIU to collect photocopy of AADHAR Card/other photo identity card and Bank A/c Pass book of the Targeted Households and other related expenditure incidental in nature. Such type of incidental expenditure will be booked in BPIU under SLY.
3. The BPIU will facilitate the opening of saving bank account of endorsed beneficiaries, in case the beneficiary doesn't have the active bank account.
4. The YP will work closely with the concern BPM to collate the endorsed beneficiary list and forward the same to DPCU for fund transfer within 7 days of endorsement. The forwarding format has been attached as

Annexure 2.

2. Livelihoods Investment fund

Livelihoods investment fund consists of financing for all activities pertaining to the livelihood activity chosen by the target household. This includes financing assistance, working capital needs at the household level. Similarly, the LIF could be used to finance infrastructure that support livelihoods activity and skill development activities value addition and purchase of moveable infrastructures for marketing activities. The crux is that such infrastructures will result in increase in the productivity and subsequently income of households.

In order to create sustainable livelihood opportunities for identified ultra-poor households, the project will provide tranche based financial assistance to individual households. This financial support will be channeled through the endorsing VO. The financial support will be based upon the livelihood option selected by the individual through Micro planning. The tranche based support will be spread over 2-3 tranches with average investment per household will be Rs 60,000/- and a maximum threshold of Rs 100,000/- per Household. The Targeted Households will contribute 10% of the unit cost from the 2nd tranche and 90% of the total unit cost will be as grant to the households by the Village Organisation. Disbursement of each tranche to the household will be contingent upon completion of mandatory triggers.

Based on the selected sector/activity for livelihood investment, the tranche amounts and mandatory triggers are tabulated ahead.

1166

Sl.	Livelihoods Intervention	Tranche in INR			Trigger for Tranche		
		1 st Tranche (up to max. INR)	2 nd Tranche (up to max. INR)	3 rd Tranche (up to max. INR)	1 st Tranche	2 nd Tranche (6-9 months after first tranche)	3 rd Tranche (6-9 months after second tranche)
1	Micro Enterprise Promotion	20,000	30,000	50,000	1. The Village Organisation has completed the endorsement process and submitted the report to BPIU. 2. Micro Plan for each tranche. 3. The Recommended micro plan from the BPIU (BPM and concerned SLY-YP) to be submitted at DPCU within 7 days of requisition from VO. 4. The DPCU to transfer the endorsed amount as per the micro plan to the concern VO within 3 days.	1. Utilization of 1 st tranche. 2. More than 90% attendance during the schedule coaching/training by MRPs. 3. Households have started saving on the daily/weekly basis. 4. The Enterprise is operational. 5. In case of capital loss, VO has recommended release of 2 nd tranche looking at factors in performance 6. Entry of household's performance data in digital MIS	1. Utilization of 2 nd tranche. 2. The Enterprise is operational. 3. The BPIU should ensure insurance of the Enterprise. 4. In case of capital loss, VO has recommended release of 3 rd tranche looking at factors in performance. 5. Entry of household's performance data in digital MIS

165

Sl.	Livelihoods Intervention	Tranche in INR			Trigger for Tranche		
		1 st Tranche (up to max. INR)	2 nd Tranche (up to max. INR)	3 rd Tranche (up to max. INR)	1 st Tranche	2 nd Tranche	3 rd Tranche
2	Livestock Promotion	1.Goatery-Rs. 16,000 2.Poultry-Rs. 5,000 3.Dairy-Rs. 50,000	1.Goatery-Rs. 16,000 2.Poultry-Rs. 5,000 3.Dairy-Rs. 50,000	1.Goatery-Rs. 16,000 2.Poultry-Rs. 5,000 3.Dairy-Rs. 50,000	1. The Village Organisation has completed the endorsement process and submitted the report to BPIU. 2. Micro Plan for each tranche. 3. The Recommended micro plan from the BPIU (BPM and concerned SLY-YP) to be submitted at DPCU within 7 days of requisition from VO. 4. The DPCU to transfer the endorsed amount as per the micro plan to the concern VO within 3 days.	1. Utilization of 1 st tranche. 2. More than 90% attendance during the schedule coaching/training by MRPs. 3. Households have started saving on the daily/weekly basis. 4. In case of capital loss or high mortality, VO recommends release of 2 nd tranche looking at factors in performance 5. Entry of household's performance data in digital MIS	1. Utilization of 2 nd tranche. 2. More than 90% attendance during the schedule coaching/training by MRPs. 3. Households have started saving on the daily/weekly basis. 4. In case of capital loss or high mortality, VO recommends release of 3 rd tranche looking at factors in performance. 5. Entry of household's performance data in digital MIS
3	Farm Livelihoods	20,000	20000	30000	1. The Village Organisation has completed the endorsement process and submitted the report to BPIU. 2. Micro Plan for each tranche. 3. The Recommended micro plan from the BPIU	1. Utilization of 1st tranche as per the micro plan 2. Regular attendance during the schedule coaching/training by MRPs. 3. In case of capital loss, VO recommends release of 2 nd tranche looking at factors in performance 4. Entry of household's	1. Utilization of 2 nd tranche. 2. More than 90% attendance during the schedule coaching/training by MRPs. 3. Households have started saving on the daily/weekly basis. 4. In case of capital loss, VO recommends release of 3 rd tranche looking at factors in

L164

					(BPM and concerned SLY-YP) to be submitted at DPCU within 7 days of requisition from VO. 4. The DPCU to transfer the endorsed amount as per the micro plan to the concern VO within 3 days.	performance data in digital MIS 5. Successfully implementation of the Ist business plan.	performance. 5. Entry of household's performance data in digital MIS
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IV. Multiple livelihoods fund

A household may have multiple livelihoods sources at the same time after 6 months. The Households may opt for Enterprise + Livestock or Enterprise + Farm and so on. Under this, at least prior interventions of the livelihoods should be successful.

Note: If the productive asset /above mentioned livelihoods intervention transferred to the Households fails due to natural calamity, disease or any other reason which the Village Organisation deems to be beyond the control of the Individual Household, the household would be eligible for the other livelihoods options with special focus in coaching and handholding.

4. Procurement Process

In respect of the procurement against utilizing the grant for investment in creation of asset under SLY, the approach shall be as under:-

1. Procurement of Non Comparable Items: Non Comparable items are hereby referred to as Livestock, Seeds, Food Grains, fodder, raw materials and items certified as proprietary in nature, i.e. micro enterprise and petty shop establishment.
 - a. Procurement of items falling under Non Comparable categories can be ensured through direct contracting which does not require any quotation based competition referred to as sewing machine etc.
2. Procurement of Comparable Items: The procurement of items falling under comparable category through relevant community procurement methods as per the guideline.

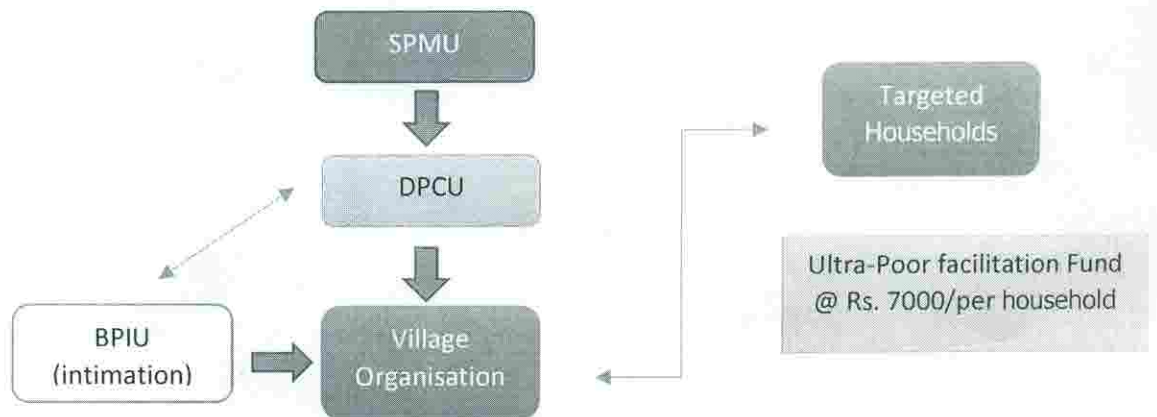
Process to be followed: The designated members of the procurement committee in the Village Organisation will accompany the Targeted Households identified under SLY, proceed directly to the market and procure the item which is justifying the value for money to the satisfaction of the Targeted Household for whom the procurement is being made only in the first tranche. From the second tranche onwards, the Village Organisation directly transfer the funds in the Targeted Households bank saving account and the households will procure the productive asset directly from the market.

The procurement process should be able to establish that the contract price is within the local market rates or established estimates (as mentioned above as unit cost) will be enforced. The Book keeper to maintain the process and upkeep the vouchers and invoice in the records with close support from MRP.

5. Fund Flow Arrangements

A separate account in the name of "BRLPS – Sustainable Livelihoods Yojana "will be opened in each of the district. The District unit will be accountable for the fund transfer to the Targeted Households and Village Organizations. Almost all the fund are earmarked to be given directly to the CBOs. The terms and conditions for transferring of funds has been mentioned above. The nature of funds to be transferred to VO / Individual Targeted Households will be grant from the project.

The Fund Flow process for the project is depicted below



Livelihoods Investment Fund
 (As per the Unit Cost (Avg. Rs 60,000 and maximum Rs. 1, 00,000/-) per household)

1162

The proposed Financial MIS would be generated from the computerized TALLY accounting system and the database maintained to track utilization of the funds transferred to CBOs and Individuals. These would be based on the reports generated at each level. MIS reports shall be prepared by the respective BPIUs in respect of activities under SLY. In addition, DPCU shall consolidate the MIS reports generated by each BPIU and further SPMU should consolidate the state level MIS reports. The UC of each fund to be collected and submitted by the BPIUs.

6. Reports from VO to the Project

VOs shall prepare a fund utilization report on the monthly basis and submit it to BPIU which would indicate:

- a. Amount received from DPCU, amount spent and balance in the bank account or cash for the funds received under Livelihoods Investment Fund of SLY.

7. The SLY Young professional/ Nodal person deployed at district level will be responsible for the file movement, monitoring, SLY MIS and coordination with the BPIUs for adherence to the business process timeline.

The DPMs/ In Charge are hereby directed to follow to the above mentioned process and ensue that the benefits mentioned in the office order should be transferred to the Targeted Households in a time bound manner.



(Balamurugan D.)

Chief Executive Officer-Cum-State Mission Director

Copy to:

1. All District Officials, BPMs and Concern YPs.
2. All SPMU officials
3. IT Section & Concerned files.

सतत् जीविकोपार्जन योजना
जीविका
ग्रामीण विकास विभाग, बिहार सरकार

लक्षित परिवारों की आजीविका योजना – प्रथम क्रिस्त
(Livelihoods Micro-Planning)

प्रखंड का नाम :



प्रपत्र "क : मूलभूत जानकारी"

1. ग्राम संगठन का नाम :
2. ग्राम संगठन का बैंक खाता संख्या :
3. बैंक शाखा की विवरणी :
4. आई.एफ.एस.सी (IFSC) कोड :
5. गाँव का नाम :
6. सतत् जीविकोपार्जन योजना के अंतर्गत लक्षित परिवारों के सत्यापन की तारीख :
7. सतत् जीविकोपार्जन योजना के अंतर्गत लक्षित परिवारों की सूची:-

क्र.सं.	लक्षित परिवार का नाम	पिता/ पति का नाम	लक्षित परिवारों की विवरणी (किसी एक में √ करें)		
			परिवार के सदस्य देशी शराब एवं ताड़ी के उत्पादन एवं बिक्री में पारम्परिक रूप से जुड़े हैं	अनुसूचित जाति एवं जनजाति से परिवार है	परिवार में मुख्य पैसा कमाने वाली व्यक्ति महिला है
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नोट : लक्षित परिवार की संख्या अधिक होने पर अलग से सूची लगाये



प्रपत्र "ख : लक्षित परिवारों की मूलभूत जानकारी "

क्रम संख्या	लक्षित परिवार का नाम	जाति वर्ग	वर्तमान में परिवार की जीविकोपार्जन से सम्बंधित गतिविधि (विस्तारित करें)						परिवार के किसी भी सदस्य ने किसी भी श्रोतों से ऋण (समूह, MFI, बैंक या महाजन से) लिया है (यदि हाँ है तो नीचे भरें)		टिपण्णी
			मजदूरी (कहाँ करने जाते हैं)	पशुपालन (कौन सा : गव्य / बकरी / मुर्गी पालन)	व्यापार (किस तरह का व्यापार)	कृषि (अपने खेत में या दुसरे के खेत में)	कृषि (कौन सा फसल लगा है)	अन्य (लिखें)	किससे ऋण लिया	राशि (रु० में)	
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नोट : लक्षित परिवार की संख्या अधिक होने पर अलग से सूची लगाये।

प्रपत्र " ग : लक्षित परिवारों की जीविकोपार्जन सम्बंधित मांग"

क्रम संख्या	लक्षित परिवार का नाम	जाति वर्ग	जीविकोपार्जन सम्बंधित मांग						राशि की मांग	टिपण्णी
			माइक्रो एंटरप्राइज/ व्यापार	पशुपालन (संख्या में लिखें)			कृषि (लिखें)		कितनी राशि की मांग	
				कौन सा व्यापार	बकरी	मुर्गी पालन	गव्य	बटैया पर खेत लेंगे		
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नोट : लक्षित परिवार की संख्या अधिक होने पर अलग से सूची लगाये।

प्रपत्र "घ : लक्षित परिवारों की बैंक खाता सम्बंधित जानकारी"

क्रम संख्या	लक्षित परिवार का नाम	बैंक खाता सम्बंधित जानकारी (पासबुक का फोटोकॉपी सलग करें)			पहचान पत्र सम्बंधित जानकारी (किसी एक का फोटोकॉपी सलग करें)		जन्म की तिथि
		बैंक का नाम एवं पता जिसमें खाता है	बैंक का आई.एफ.एस.सी कोड (I.F.S.C code)	बैंक खाता संख्या	आधार संख्या	अन्य पहचान पत्र जिसमें फोटो एवं घर का पता दोनों हो)	
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नोट : लक्षित परिवार की संख्या अधिक होने पर अलग से सूची लगाये।

प्रपत्र "ड : लक्षित परिवारों एवं ग्राम संगठन के बीच समझौता "

क्रम संख्या	लक्षित परिवार का नाम	लक्षित परिवारों एवं ग्राम संगठन के बीच समझौता				ग्राम संगठन के सचिव एवं अध्यक्ष का हस्ताक्षर एवं मोहर
		जीविकोपार्जन सम्बंधित मांग	राशि की मांग	लक्षित परिवार द्वारा वचन	लक्षित परिवार का हस्ताक्षर	
1				मैं वादा करता/करती हूँ कि मेरे या मेरे परिवार द्वारा स्थानांतरित संपत्तियों का दुरुपयोग नहीं किया जाएगा और ग्राम संगठन की अनुमति के बिना मेरे या मेरे परिवार द्वारा स्थानांतरित संपत्तियों को बेचा नहीं जाएगा।		
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नोट : लक्षित परिवार की संख्या अधिक होने पर अलग से सूची लगाये।

1157

प्रपत्र "च: ग्राम संगठन एवं मास्टर रिसोर्स पर्सन के द्वारा टिपण्णी"

क्रम संख्या	लक्षित परिवार का नाम	ग्राम संगठन एवं मास्टर रिसोर्स पर्सन के द्वारा टिपण्णी	
		ग्राम संगठन के द्वारा टिपण्णी	मास्टर रिसोर्स पर्सन के द्वारा टिपण्णी
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नोट : लक्षित परिवार की संख्या अधिक होने पर अलग से सूची लगाये।

सचिव का नाम एवं हस्ताक्षर

अध्यक्ष का नाम एवं हस्ताक्षर

मास्टर रिसोर्स पर्सन का नाम एवं हस्ताक्षर



प्रपत्र "छ : परियोजना के द्वारा अनुशंसा"

क्रम संख्या	लक्षित परिवार का नाम	परियोजना के द्वारा अनुशंसा	
		बी.पी.एम के द्वारा अनुशंसा	जिला स्तर पर SLY हेतु नामित पदाधिकारी /यंग प्रोफेशनल के द्वारा अनुशंसा
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नोट : लक्षित परिवार की संख्या अधिक होने पर अलग से सूची लगाये ।

प्रखंड परियोजना प्रबंधक का नाम एवं हस्ताक्षर

जिला स्तर पर SLY हेतु नामित पदाधिकारी /यंग प्रोफेशनल का नाम एवं हस्ताक्षर

156

प्रपत्र " ज : लक्षित परिवार द्वारा घोषणा पत्र "

मैं , पिता/पति....., ग्राम

प्रखंड , जिला....., यह घोषणा करती / करता हूँ कि

..... ग्राम संगठन द्वारा मुझे स्थानांतरित संपत्ति के रूप में दिया गया

जो की रु० की राशि का है।

लक्षित परिवार का नाम एवं हस्ताक्षर



जीविका द्वारा सतत जीविकोपार्जन योजना के तहत ग्राम संगठन के द्वारा लक्षित परिवारों की सूची

प्रखंड का नाम :

ग्राम संगठन का नाम :

क्रम संख्या	लक्षित परिवार का नाम	बैंक खाता सम्बंधित जानकारी (पासबुक का फोटोकॉपी सलग करें)			पहचान पत्र सम्बंधित जानकारी		टिपणी
		बैंक का नाम एवं पता जिसमे खाता है	बैंक का आई.एफ.एस.सी कोड	बैंक खाता संख्या	आधार संख्या	अन्य पहचान पत्र जिसमे फोटो एवं घर का पता दोनों हो)	
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प्रखंड परियोजना प्रबंधक



SLY पदाधिकारी